



# HERITAGE

## DIRECTOR'S MESSAGE

Hello friends,

It's almost here! What, you may be wondering? Well, the answer is spring! It is so exciting to think, spring! Just the sound of it boosts my energy level, positive thoughts and feelings of excitement! It is too many of us, the favorite time of year. March brings us into the beginning of a beautiful season. The month, that seems to be forever changing, from beginning to end. Beginning with cold, snow, sleet and rain to blooming buds sunshine and our eagerness to leave the winter behind. We will be celebrating the first day of spring on Thursday, March 20<sup>th</sup>. Daylight savings time begins well before that on Sunday, March 9<sup>th</sup>. Don't forget to turn those clocks back an hour. We can all appreciate an extra hour of daylight. Although, with today's technology many of us won't need to do this to that many clocks! The only one that gets me every-time is the car clock! The directions should be printed on the dashboard.

That "grand" Irish holiday of green will be quickly approaching us. St. Patrick's Day is on Monday, March 17<sup>th</sup>. The St. Patrick's Day Dinner dance will be held on Friday, March 21<sup>st</sup>. The COA kitchen will be preparing a delicious corned beef & cabbage dinner. We will be entertained by the legendary, David Garnick. Bring your green, your appetite and your dancing shoes. Remember, you do not need to be Irish to celebrate this fun-filled event. The COA is seeking some

### Inside

- 2 Contacts
- 3-4 Trips
- 6 Outreach Notices
- 6-7, 9 Weekly Classes
- 8 Veteran's Corner
- 10-11 Calendar Events
- 12 Lunch Menu
- 14 Holiday Fun

talented Irish dancers to perform a few numbers for us. If any of our readers know of any Irish dancers who would volunteer to

step dance, please have them contact me. The Annual White Ribbon event (men standing against domestic violence of women) will be held on Thursday, March 6<sup>th</sup> at 12 noon. This showing of support will be recognized by City Manager Bernard Lynch, the City Managers Domestic Violence task force, Mayor Rodney Elliot, Superintendent of Police William Taylor, Middlesex Sheriff Peter Koutoujian, our local Representatives, Youth build, City of Lowell employees and more. Everyone is invited. The symbolic white ribbons will be distributed by Chairperson of the DV task force Kathy Kelly,



Enjoy a Card Class on Monday,  
March 17th at 9:30 am with Chia.  
RSVP at 978-674-1172 by 3/10/14

also of Alternative House. The DV task force would like to thank "Youth build" for constructing the wall to display men's pledges against domestic violence. The displays will be set up in the City Hall Lobby and the Lowell COA during the week of March 3-7<sup>th</sup>. Pledge sheets are available for men to fill out and hang proudly, showing their statement, poem or anyway of voicing their feelings against the domestic violence of women. Please show your support and voice against domestic violence by picking up a pledge sheet (City Manager's office, City Hall lobby/greeter or COA reception desk) and proudly display it on one of the

displays.

The monthly Veterans breakfast will be held on Friday, March 14<sup>th</sup>. The COA has the pleasure of welcoming Emerald Court. The Emerald court staff will be cooking and delivering a complimentary breakfast to our veterans. A speaker will also be educating veterans on the Veterans Aide in attendance program.

Those of you that were interested in visiting the "Bodies of the world" exhibit in Boston, MA, a trip on Roger's bus will be transporting passengers to the Quincy Market on Friday, April 25<sup>th</sup>. You may choose to go to the exhibit or simply have a great afternoon at Quincy Market. Admission price is \$ (on your own).

Register of Deeds, Richard Howe, is continuing to visit the COA on the first Friday of each month at 10 am to assist seniors with the Homestead Act, questions on deeds and more.

If you are interested in learning more about the senior care options (SCO) with Tufts Health plan, visit the COA on Monday, March 3rd at 10 am.

The COA will be holding a new card making class on Monday, March 17<sup>th</sup> at 9:30 am in the COA Board room. Volunteer instructor Chia will be bringing demo handmade cards and teaching you how to make your own beautiful cards. Materials costs \$5 and will make two personal handmade cards.

I wish all of our readers a blessed month.

For those of you who are coming for lunch on Ash Wednesday, we will be serving cheese lasagna, veggies and more (no meat). We hope to see many of you at the COA this month, helping us greet the great month of March. Be well.

*Sincerely,*

*Michelle Ramalho*

The City of **LOWELL** *Alive. Unique. Inspiring.*

**BERNARD F. LYNCH**  
**CITY MANAGER**

~~~~~  
**City Council**

**Mayor**

Rodney M Elliott

**Vice Mayor**

John J. Leahy

\*\*\*

Corey A. Belanger

Edward J. Kennedy Jr..

William F. Martin Jr.

Rita M. Mercier

James L. Milinazzo

Daniel P. Rourke

William J. Samaras

**FRIENDS of the**  
**Lowell Council on Aging, INC.**

**BOARD OF DIRECTORS**

**PRESIDENT**

Dr. Joseph M. Downes Jr.

**VICE PRESIDENT**

Rita M. Mercier

**TREASURER**

Jacqueline Denison

**SECRETARY**

Claire Brodeur

**DIRECTORS**

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

~~~~~

Office hours vary  
Call 978-674-1175.

Meetings held on last Friday  
of the month at 9:30 a. m.  
Public welcome

## **SENIOR CENTER SERVICES**

**Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director**

Michelle Ramalho 978-674-1170

mramalho@lowellma.gov

**Receptionist**

Tara Donnelly 978-674-1171

tdonnelly@lowellma.gov

**Events / Trips Coordinator**

Kathy Carroll 978-674-1169

kcarroll@lowellma.gov

Sandra Breen 978-674-1176

sbreen@lowellma.gov

**Outreach Coordinator**

Amy (Medina) Leal 978-674-1167

aleal@lowellma.gov

**Volunteer Coordinator**

Audrey McMahon 978-674-1166

amcmahon@lowell.ma.gov

**Minority Outreach Coordinator**

Linda Hin 978-674-1173

Lhin@lowellma.gov

**Outreach Volunteers**

John R. Lawlor 978-674-1174

Jlawlor@lowellma.gov

Deanna Rabidoux 978-674-1168

dlrabidoux@lowellma.gov

**S H I N E (Serving Health  
Insurance Needs for Elders)**

Joan Gong 978-674-1172

Call for an appointment

**Thursdays ONLY- 10 AM to 1 PM**

**Legal Services Assistance & Referrals**

For a Wednesday appointment

call Tara at 978-674-1172 or 978-458-1465

**Pollard Library 978-674-8634**

**COA Library Annex 978-970-4186**

~~~~~

“Heritage” Production Editor—John R. Lawlor  
Composition—Amy Leal

**COUNCIL ON AGING**

**BOARD OF DIRECTORS**

*Joan Bedford*

*Eleanor Belanger*

*Joyce Dastou*

*Andrew Hostettler*

*John R. Lawlor*

*Sidney Liang*

*Vincenzo Milinazzo*

*Suellen O'Neill*

*William Sheehan, Chair*

~~~~~

**Next Meeting:**

**Monday, March 10 @ 9:00am**

**City of Lowell**  
**Veterans Services**

**Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:**

**8:00 A.M. - 4:00 P.M.**

**Monday - Friday**

2nd Floor of the Senior Center  
in the administrative office area

**Lowell Senior Center Hours of Operation:**

Monday—Friday: OPEN 6:00 am to 4:00 pm—Lunch served at 11:30 am

Saturday and Sunday: Coffee & Pastries and Lunch ONLY—OPEN 7:00 am until NOON

# LCOA Trips

Motor Coach Day Trips -\$25 deposit. Must be over 18 years old. Departs from Ayotte Garage. 40 passenger minimum for casinos.

All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds (unless insurance is available & purchased).

The "Civic Events" office is now open from 6:00 a. m. to 2:00 p. m. — Trip flyers available outside of 2nd floor office.

**April 15th, Tuesday—Mohegan Sun The Legendary Actress – Singer & Dancer Debbie Reynolds** "Live" in Concert. Cost \$81, includes: \$20 Free Slot Play/or Free Bet & \$10 Meal Voucher Good at any eating facility @ Mohegan Sun. Pick up @ George Ayotte Garage. Time TBA

**May 15, Thursday—Direct from Vegas...The Tony Pace Show @ The White's of Westport.** Doors open 11am. Meal choice: Boneless Stuffed Breast of Chicken or Baked Scrod, Potato, Vegetable, Coffee & Dessert Cost \$55. Roger's Bus Departs 10:15 from LCOA.

**May 22, Thursday—North Shore Acappella @ Luciano's Lake Pearl Wrentham, MA** In 2011 they were featured on NBC's The Sing Off and dazzled listeners across the country. The North Shore Acappella has appeared as the opening act for the Temptations, The Platters, Ben E. King, Frankie Vallie, Roberta Flack, & Gene Pitney and many others. Meal Choice: Roast Pork Loin or Baked Haddock. Also included: veggies, bread, dessert, coffee & tea. Cost \$63.00 Departs from LCOA.

**May 23 – 30, Friday to Friday—Boston to Bermuda** Includes: Round trip motor coach from pick-up location to Boston Pier, 8 day/7 night cruise on board NCL Dawn, All meals on Board Ship, plus NCL's Freestyle Dining Program, Best of Times Exclusive Cocktail Party, All Luggage Handling Fees, Driver Gratuities for trip to Boston, Cost \$899.00 & up. For more info see Kathy or Sandy. Travelers Insurance by TravelSafe Protect-A- Group

**June 12, Thursday—"The Temptations Live in Concert @ The Venus De Milo in Swansea, MA** "The Temptations" Hits Include: "My Girl", "Just My Imagination", "Papa Was A Rolling Stone", "The Way You Do The Things You Do", "Ain't Too Proud To Beg", "I Heard It Through The Grapevine", "I Can't Get Next to You" & Many More. Also Includes Meal Choice Chicken Parm or Baked Haddock Venus De Milo's Famous Minestrone Soup, Veggies, Bread, Dessert, Coffee & Tea Cost \$65.00 Departs from LCOA @ 9:15am.

**June 24, Tuesday—Lobstafest & Newport Playhouse & Cabaret "My Husband's Wild Desires (Almost Drove Me Mad)** The bedroom spark has fizzled for a man and his wife. The man decides to take the bull by the horns and discovers a way to bring the flame back! Throw in the building superintendent and a nervous burglar, and the result is a comedy gone amok that will have you rolling in the aisles with laughter!! Cost 65.00 Departs from LCOA.

**June 28-29, Saturday-Sunday—Red Sox vs Yankee's Tour** includes: Round trip motor coach transportation New England to New York, Tickets for the Red Sox vs the Yankees at Yankee Stadium, 1 night New Jersey with first class accommodations 1 breakfast, Circle Line Cruise around Manhattan/City Sight Seeing Tour, Baggage handling, gratuities except to tour director & driver, services of a professional tour director.

**June 28, Saturday—Foxwoods Saturday Night Special** Includes: Package Deal & Transportation from the George Ayotte Garage. Cost \$30.

**June 30, Monday—Cape Cod Canal Centennial: Celebrates 100 Years New!** Come help celebrate the special 100th Cape Cod Canal Anniversary! Enjoy a 2 hour narrated cruise and learn about the fascinating history and points of interest. The cruise leaves from Onset and goes to scenic Herring run. After you cruise, enjoy a delicious buffet luncheon at Salerno's. Buffet includes: Plated Garden Salad with Dinner Rolls & Butter, Chicken Marsala, Baked Native Cod Served with Lemon Herb Crumb, Sliced Roast Beef served with Pan Brown Gravy, Oven Roasted Red Bliss Potato & Seasonal Vegetable, Coffee, Teas & Celebration Cake. Departs from LCOA.

**July 9, Wednesday—Boston Duck Tour** Featuring the same Ducks used in the Victory Parades for the 2013 World Champion Res Sox's Patriots & Bruins & lunch off the menu @ the NO Name Restaurant. History unfolds before your eyes as you explore Boston aboard our unique Ducks. You'll view diverse forms of architecture, examine local art and learn about Boston's lore and legend. Departs on Roger's Bus from the George Ayotte Garage. Cost \$60.

**July 24, Thursday—The Very Best of the Golden Oldies @ Danversport Yacht Club** Experience the very best of the Golden Oldies with New England's Premiere Oldies Band Straight Lace. With over 40 years of experience, a song list that includes 100 top ten selections, a high energy show that Rocks, Swings, and Twists is way into your hearts and memories you will have the making of a great day out. Cost \$ \$64. Departs LCOA.

**July 28, Monday—Foxwoods** Bonus Package Included & Transportation. Depart from the George Ayotte Garage. Cost \$30.

**July 29, Tuesday—Spirit of Boston** Includes transportation, cruise, luncheon, entertainment, dancing Departs LCOA. Cost \$60.

**August 12, Tuesday—Foster's Clambake – American Songbook featuring Lydia Harrell.** Enjoy a traditional Maine Lobster bake at Fosters' Clambake - a New England Tradition. We transform this venue with our own Best of Times stage, lighting, and sound to bring you our amazing show called "The Great American Songbook". Prepare yourself for a great day of food, fun and entertainment. Departs from LCOA Cost \$69. Departs LCOA.

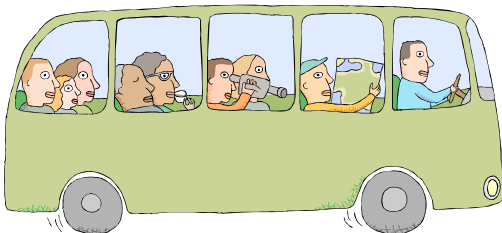
**August 14, Thursday—Surf & Turf @ the Newport Playhouse "Murder at the Howard Johnson"** Is all fair in love? That question is posed by this light and very funny comedy about a love triangle at the Howard Johnson Motor Inn! Departs LCOA @ 9:15am Cost \$65.

**August 27, Wednesday—Casablanca by the Sea** - Featuring Portland, Maine, Narrated Harbor Cruise & Luncheon. Depart from the George Ayotte Garage A 9:15 am. We will arrive @ the Dunstan School House Buffet with "Over a 100 Items". After lunch, we will arrive at the Bay View Lady for a 90 minute cruise. Cost \$59.

**September 9, Tuesday—"American Bandstand Revue" @ Venus De Milo in Swansea, MA** This show is for those 50's & 60's enthusiasts with music and costumes from Jerry Lee Lewis, Brenda Lee, Neil Sedaka, The Four Seasons, The Beach Boys, Paul Anka, Frankie Lyman, Freddie Cannon, Connie Francis, The Girl Groups and more! 11:30 doors open & lunch @ noon: Boneless Breast of Chicken, Soup, Potato, Vegetable, Dessert and Coffee. Cost \$50. Roger's Bus Departs @ 10:15 from LCOA.

**September 18, Thursday—New England goes Country @ Danvers Yacht Club** Join us for an amazing day of Country music 2 of New England's Hottest young stars to perform on our Best of times stage. This is an opportunity to see two budding stars on their way up the country music charts and into the country mainstream. So join us as we listen to some of our country favorite songs as well as some new songs sure to win over our country ears!!

The "Civic Events" office is now open from 6:00 a. m. to 2:00 p. m. — Trip flyers available outside of 2nd floor office.



## **Roger's \$5.00 Trips**

*MUST be 60 or older*

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

### **WEATHER ADVISORY:**

IF LOWELL PUBLIC SCHOOLS ARE CLOSED, THE TRIP IS CANCELLED.

### **March tickets on sale Feb 28th**

March 4, Tuesday ... Manchester (NH) Mall  
 March 6, Thursday ... Pheasant Lane, Nashua, NH  
 March 10, Monday ... Super Wal-Mart Amherst, NH  
 March 14, Friday ... Christmas Tree & Grassfields'  
 March 20, Thursday ... Methuen (MA) Mall  
 March 28, Friday ... Hungry Traveler & Tom's  
 Discount

### **April tickets on sale April 1st**

April 3, Thursday ... Grand Buffet & Shopping  
 April 7, Monday ... Weathervane & Walmart  
 April 10, Thursday ... Grassfields' & Christmas Tree  
 April 17, Thursday ... Hungry Traveler & Tom's Discount  
 April 21, Monday ... Wrentham (MA) Outlets  
 April 25, Friday ... Quincy Market Boston, MA  
 April 29, Tuesday ... Village Inn & Methuen (MA) Loop

### **Limit (4) four tickets per person ... per trip!**

No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member. If you arrive prior to 8:00 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8:00 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.



## **Farm Bill:** **What's in it for Hungry Seniors?**

After more than two years of contentious debate, the Farm Bill renewal is about to pass Congress. The House approved a bipartisan agreement last week, and the Senate is expected to do the same today. The legislation includes both positives and negatives for older Americans who are food insecure.

Supplemental Nutrition Assistance Program (SNAP). A total of \$8.6 billion will be cut from SNAP, formerly Food Stamps, over the next 10 years. This is due to changes in the Standard Utility Allowance, which boosts benefit levels based on household utility costs. While this change is estimated to affect only people in 16 states and the District of Columbia and 4% of beneficiaries overall, as many as 850,000 households could lose up to \$90 per month in assistance, and it comes on top of an \$11 billion cut that affected all beneficiaries in November.

Throughout the debate, food assistance for the most vulnerable Americans continued to be in the crosshairs. This is despite the fact that SNAP spending will naturally decrease as the economy improves and people find jobs, and that the program had its lowest error rate ever in 2012. The legislation also places additional restrictions on SNAP outreach. Given that only one-third of seniors eligible for the program actually participate, NCOA and other advocates plan to address this in the coming weeks as the new provisions are put into effect.

On the positive side, the legislation includes a proposal to enhance services for elderly and disabled SNAP participants, particularly those who are homebound. Benefits can now be used to pay for nonprofit grocery delivery services, as long as certain standards are met, such as excluding the delivery fee. Until rules are issued, this benefit is limited to 20 services.

Although SNAP cannot be used to purchase prepared food, a few states have elected to waive this rule for certain vulnerable participants who lack the means to prepare and store food—including seniors, persons with disabilities, and the homeless—allowing them to use benefits at certain restaurants. The legislation retains this provision and strengthens the reporting requirements to ensure that this limited exception is used properly.

Commodity Supplemental Food Program (CSFP). The final legislation also provides for the transition of the Commodity Supplemental Food Program (CSFP) to a seniors-only program. CSFP delivers nutritious food packages to low-income, food-insecure

households. Over time, an increasing number of mothers and their young children have been served by the Special Supplemental Nutrition Assistance Program for Women, Infants and Children (WIC), rather than CSFP. As a result, nearly 97% percent of those now relying on CSFP are seniors.

Other Nutrition Programs. Other provisions that seek to expand access to healthy food include reauthorization of the Senior Farmers' Market Nutrition Program, testing ways to expand use of SNAP benefits at farmers

markets and farm stands, and allowing SNAP benefits to be used for Community Supported Agriculture (CSA) purchases.

The bill also increases and indexes for inflation funding levels for The Emergency Food Assistance Program (TEFAP), which provides commodities through emergency food providers like food banks and pantries. A report by Feeding America found that seniors rely on food banks for food assistance more often than other demographic groups.



## Volunteer Nurse's Schedule

for Blood Pressure & Weight

### **Lowell Visiting Nurse Association**

2nd Tuesday at 8:00 to 10:00 am

3rd Tuesday at 10:00 am to 12:30 pm

**Albert Gauthier RN/ Blood Pressure**

9:30-11:30 ( most Wednesdays )

### **Commonwealth Nursing**

1st & 4th Tuesday from 10 am to 12 pm



### **Dr. George Potamitis from Pro-Rehab**

Question and Answer Sessions

Every Wednesday from 10 - 11 am

### **Affordable Hearing, LLC - Christopher Streeter**

Hearing Testing, Hearing Instrument Testing.

2nd Thursday of each Month from 9:00 to 11:00 am.

In the Nurses Station. Please call 978-674-1172 for ap-  
pointment.

## Anxiety Support Group



with Steve Coupe

**Fridays 2:00-3:45 pm**

## FREE Computer Assistance

with Pierre de Villiers in the computer lab

**Fridays 9:30 to 11:30 am**

Call 978-674-1167 to register

Cancelled when Public School is cancelled.



## Getting Fit & Staying Fit

with Marian Silk

**Monday and Thursday:**

**9:00am - 9:55 am**

**Wednesday: 8:30 am - 9:25 am**

**\$2.00 per class**

*(I like to end 5 minutes early so we are  
out the door in one hour!)*



# OUTREACH NOTICES

All are invited to a  
**Community Conversation with:**  
**AARP State Director, Mike Festa and**  
**State Representative Linda Dean Campbell**

Tuesday, March 18, 2014 ~ 1:00-2:00pm

At Methuen Senior Activity Center  
77 Lowell St, Methuen

This open discussion will include the issues  
that face the 50+ population today

- Financial Security
- Health Security
- AARP Volunteer Opportunities
- Life Reimagined
- 2014 AARP MA legislative/budget priorities
- Life @ 50+ : National Member Event to be  
held in Boston May 8-10

Call 617-305-0505 to RSVP  
Register by March 14

## YOGA

with instructor Diana Kyricos

**Wednesday 10:00 to 11:00 am      \$5.00 per class**

Benefits? Helps with arthritis, flexibility, strength, mo-  
bility, range of motion, pain, high blood pressure,  
breathing, circulation, & stress!

Atma Yoga 978-250-0441

[www.atmamoves.com](http://www.atmamoves.com)

[Diana@atmamoves.com](mailto:Diana@atmamoves.com)



### CTI Bone Builders Class

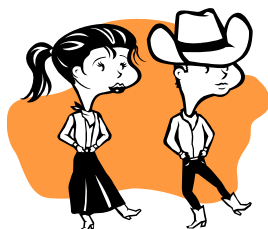
See Calendar for  
dates & times

Call  
978-674-1172  
to register



### Country Line Dancing

with Marcella Groulx



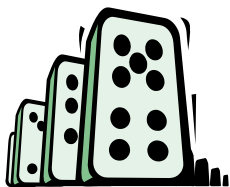
Tuesdays  
at 10:00  
to 12 noon

Fun &  
Exciting!

### Dominoes

with Charlotte  
Landry

Tuesdays 9:00 to  
11:00 am



### Hawaiian Hula Dance Lessons

with Kim Stevens

Every Monday at  
10:00 am

Good for joints  
And FUN!



### About "Maude's Two-Minute Meddlings"

Maude's Two-Minute Meddlings is a weekly video series that provides valuable tips and information to help seniors – and the people who love and care for them – lead safer and healthier lives.

The videos star the animated character of Maude, who likes to dole out advice and meddle in people's lives – but always for their benefit. Whether you need to know how to avoid scams, get a better night's sleep, improve your brain health, or limit your risk of falls – Maude will have some words of wisdom for you.

The Meddling Maude videos can provide adult children of seniors with a fun, easy and humorous way to start a conversation about topics that may be difficult to approach. Some videos, such as 'How to Live to be 100,' – which provides actual advice from centenarians across the country – are perfect for the entire family to enjoy. And much of Maude's advice is applicable to people of all ages.

A new video will be launched each week at Maude's Meddlings, Maude's Facebook page and her Twitter profile. The video series is part of Emeritus' "Safely Somewhere" program, the goal of which is to help ensure all seniors are safe wherever they live.

<https://www.emeritus.com/meddlingmaude>

### Quilting Lessons



**Every  
Wednesday  
12:30 to  
3:00 pm**



### TAI CHI

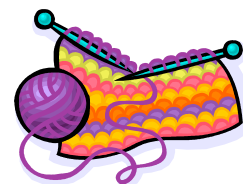
**Tuesdays & Fridays  
10:00 am to 11:00 am**

*Helps with: Arthritis, strengthening the  
Immune system, High Blood Pressure,  
and Osteoporosis!*

*Acupressure Points also taught:  
for headaches, stress, upset stomach &  
more!*



### The Knitting & Crochet Ladies Group



**Every Tuesday  
From 12 noon  
to 3:00 pm**

**Join Us & Have Fun!**







# Veteran's Corner

Operation Money Wise is a FREE financial empowerment conference open to veterans, service members and their families. Join us to learn more about personal finance and improve financial behavior through quality financial education. This day will focus on the topics that most commonly affect those who have served our country, the benefits available and organizations that can help.

All attendees are entered for door prizes and receive complimentary continental breakfast, lunch and childcare (age restrictions apply).

Keynote Session featuring Dick Power, CFP & conference breakout sessions provide lessons and materials in:

- § Budgeting & Setting Financial Goals
- § Dealing with Debt
- § Retirement Readiness
- § Money & Disability
- § Basics of Investing
- § Home Ownership 101
- § Using Your Education Benefits
- § Bridging the Financial Gap to College

This conference will feature Money Mentors and Career Counselors. Attendees will have the opportunity throughout the day to have a one-on-one conversation with a Certified Financial Planner, Credit Counselor and/or Career Counselor.

Register Today!  
Saturday, March 22, 2014  
9:00 am – 3:00 pm  
Mass Bay Community College  
50 Oakland Street  
Wellesley, MA  
[www.mass.gov/treasury/operationmoneywise](http://www.mass.gov/treasury/operationmoneywise)

FOR MORE INFORMATION  
REGARDING THIS BENEFIT  
AND MANY OTHERS,  
PLEASE CONTACT:  
Eric Lamarche  
Veterans' Services Officer  
City of Lowell  
Senior Center  
276 Broadway Street  
Lowell, MA 01854  
Phone: 978-970-4068



Beginning on Wednesday, March 5th, the Lowell Police Department will be running its 32nd **Citizens Police Academy** Course at our Training Facility at 115 Middlesex Street. The course will be held on Wednesday nights from March 5th until graduation night on April 23rd. Classes will run from 6pm to 9pm each night and will feature speakers and presentations on different police related topics each night which will include the Lowell Police Organizational Chart and Departments, the LPD K-9 Unit, Community Response, Crash Reconstruction and many Personal Safety related topics. Also, on week #2, the class will meet at the Lowell Police Department Main Desk for a tour of the Police Station and the 911 Emergency Center. The Citizens Police Academy is offered to residents as well as non-residents wanting to find out more about the Lowell Police Department, police related topics and personal safety issues. It may also be of particular interest to college students interested in a career in Law Enforcement or seeking volunteer and intern information. Applications available at the senior center & W. Centerville Precinct or call 978-674-1968 or email [scallery@lowellma.gov](mailto:scallery@lowellma.gov) or [pcorcoran@lowellma.gov](mailto:pcorcoran@lowellma.gov)

## Lowell Veterans' Services

### Attention Lowell Veterans:

- Are you relying solely on social security benefits as income?
- Are you currently experiencing financial difficulty?
- Did you know that there are financial programs to assist Veterans and family members?
- Let the Lowell Veterans' Services Department help!

### Chapter 115 Public Assistance

Under Chapter 115 of Massachusetts General laws (M.G.L. c. 115), the Commonwealth provides a uniform program of financial and medical assistance for indigent veterans and their dependents.

Qualifying veterans, Widows of Veterans and their dependents receive necessary financial assistance for food, shelter, clothing, housing supplies, and medical care.



## AARP Income Tax Preparation

The AARP volunteers will prepare your taxes until April 10, 2014 with emphasis on seniors with low to middle income. **Wednesdays and Thursdays**, 9:00 am to 12:00 noon at the Lowell Senior Center. Please call 978-674-1172 for an appointment.

When you come to have your taxes done, please bring copies of your 2013 tax returns (Fed and State) and all of the following forms / info for 2013 which pertain to you:

- W-2 and 1099-MISC forms showing earned income
- W2-G form showing gambling winnings
- SSA-1099 form (mailed to you in January 2014) showing Social Security benefits received in 2013. This is NOT the form mailed to you in December titled: Your Benefit Amount for 2014.
- 1099-B forms showing sale of stocks. If you have sold stocks, you must bring information on the purchase date and cost.
- 1099-DIV forms showing dividends
- 1099-INT forms showing interest
- 1099-G forms showing unemployment compensation or state income tax refund
- 1099-R forms showing retirement distributions (from pensions, annuities, IRAs, etc.)
- Home owners: real estate tax bills and water/sewer bills actually paid in 2013
- Renters: rent actually paid in 2013
- Health insurance: If you have Medicare or Medicaid, we do not need written proof. If you have private insurance, please bring Mass form 1099-HC received from your health insurance company
- Any forms showing income taxes which were withheld
- A list of estimated tax payments, if any, with date and amount
- Any other forms which might contain info pertaining to your tax returns
- Whether you get coverage through your employer or buy it yourself.

## What is the Circuit Breaker Tax Credit?

The Circuit Breaker Tax Credit is a state income tax credit for eligible Massachusetts residents age 65 or older who paid rent or real estate taxes during the tax year. Even though the credit is based on property taxes, the state government, not the city or town, pays the credit.

The credit is for senior homeowners and renters who meet income limits and other eligibility requirements. Homeowners may claim the credit if they paid more than 10% of their total income for real estate taxes, including water and sewer debt charges. Renters can count 25% of their rent as real estate tax payments.

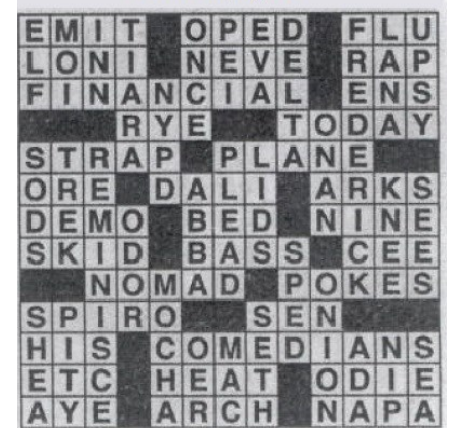
You must file a state income tax return to claim the Circuit Breaker Credit, whether or not you have to file otherwise. If your credit is greater than the amount of income taxes you owe, the state will give you a refund for the difference. The maximum credit for tax year 2013 is \$1,030. (The maximum credit for tax year 2012 was \$1000.)



Movie:  
Monday, March 10  
12:00 NOON  
**Leap Year**



Puzzle on page 14



10:00 Hawaiian Hula Dance 10-1 SHINE councilor—Call 978-674-1172 for appointment 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	10-12 Country Line Dancing \$5 10-12 Lowell Police Drop-In 10-11 Tai Chi \$3 11:30 Lunch (see menu) \$2 11:45 Wii Games Board Room Noon Cribbage 12-3 Knitting & Crochet 1-3 Picture ID's \$3	8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 Class 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together	11:30-12:30 Blood Pressure with Albert Gauthier, RNBP 12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B
10. 7-9 Breakfast Program 50¢ Suggested donation 8:30-9:30 CTI Bone Builders A 9:00 Getting Fit w/Marian Silk \$2 9:00 COA Board Meeting 10:00 Hawaiian Hula Dance 10-1 SHINE councilor—Call 978-674-1172 for appointment 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	11. 7-9 Breakfast Program 50¢ Suggested donation 8-10 LVNA Blood Pressure 9-11:30 Dominoes 10-12 Police Drop-In 10-12 Country Line Dancing \$5 10-11 Tai Chi \$3 11:30 Lunch (see menu) \$2 11:45 Wii Games Board Room Noon Cribbage 12-3 Knitting & Crochet 1-3—Picture IDs \$3	12. 7-9 Breakfast Program 50¢ Suggested donation 8:30-9:25 Getting Fit w/Marian Silk \$2 8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together	12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B
17. 7-9 Breakfast Program 50¢ Suggested donation 8:30-9:30 CTI Bone Builders A 9:00 Getting Fit w/Marian Silk \$2 10:00 Hawaiian Hula Dance 10-1 SHINE councilor—Call 978-674-1172 for appointment 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	18. 7-9 Breakfast Program 50¢ Suggested donation 9-11:30 Dominoes 10-12:30 LVNA Blood Pressure 10-12 Police Drop-In 10-12 Country Line Dancing \$5 10-11 Tai Chi \$3 11:30 Lunch (see menu) \$2 11:45 Wii Games Board Room Noon Cribbage 12-3 Knitting & Crochet 1-3 Picture IDs \$3	19. 7-9 Breakfast Program 50¢ Suggested donation 8:30-9:25 Getting Fit w/Marian Silk \$2 8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together	12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B
24. 7-9 Breakfast Program 50¢ Suggested donation 8:30-9:30 CTI Bone Builders A 9:00 Getting Fit w/Marian Silk \$2 10:00 Hawaiian Hula Dance 10-1 SHINE councilor—Call 978-674-1172 for appointment 11:30 Lunch (see menu) \$2 12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B	25. 7-9 Breakfast Program 50¢ Suggested donation 9-11:30 Dominoes 10-12 Commonwealth Nursing 10-12 Police Drop-In 10-12 Country Line Dancing \$5 10-11 Tai Chi \$3 11:30 Lunch (see menu) \$2 11:45 Wii Games Board Room 12-3 <b>Brown Bag Pick Up ONLY</b> Noon Cribbage 12-3 Knitting & Crochet 1-3 Picture IDs \$3	26. 7-9 Breakfast Program 50¢ Suggested donation 8:30-9:25 Getting Fit w/Marian Silk \$2 8:30-9:30 CTI Bone Builders A 9:30-11:30 Blood Pressure with Albert Gauthier, RNBP 10-11 Yoga for Seniors \$5 11:30 Lunch (see menu) \$2 1-3 Bingo 1:30-3:30 Quilting Get together	12-3:45 Bid Whist Cards 12-4pm MAH-JONGG 1:00 Choral Group Rehearsal 1:45-2:45 CTI Bone Builders B
31. 7-9 Breakfast Program 50¢ Suggested donation 8:30-9:30 CTI Bone Builders A 9:00 Getting Fit w/Marian Silk \$2 10:00 Hawaiian Hula Dance 10-1 SHINE councilor—Call 978-			

10:30 Lunch (see menu) \$2 11:30-3:45 Cards: 45's & Whist 11:55-2:45 CTI Bone Builders B	11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45-1 Wii Games 1-3 Senior Social \$1.00 2-3:45 Anxiety support Group with Steve Coupe
------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------

cil on Aging & Senior Center

2014

13. Breakfast Program 50¢ Suggested donation 10:30 Getting Fit w/Marian Silk \$2 11:00 Hearing Aid Maintenance, equipment test & hearing test 11:00 AA Info meeting 11:30 Lunch (see menu) \$2 11:30-3:45 Cards: 45's & Whist 11:55-2:45 CTI Bone Builders B	14. 7-9 Breakfast Program 50¢ Suggested donation 9:00 Veterans Breakfast 9:30-11:30 Advanced Computer Classes with Pierre 11:30-3:45 Poker 11:30 Lunch (see menu) \$2 11:45-1 Wii Games 1-3 Senior Social \$1.00 2-3:45 Anxiety support Group with Steve Coupe
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

20. Breakfast Program 50¢ Suggested donation 10:30 Getting Fit w/Marian Silk \$2 11:00 AA Info meeting 11:30 Lunch (see menu) \$2 11:30-3:45 Cards: 45's & Whist 11:55-2:45 CTI Bone Builders B	21. 7-9 Breakfast Program 50¢ Suggested donation 9:30-11:30 Advanced Computer Classes with Pierre 11:30 Lunch (see menu) \$2 11:30-3:45 Poker 11:45-1 Wii Games 10-3 Dinner Dance \$7.00 2-3:45 Anxiety support Group with Steve Coupe
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

27. Breakfast Program 50¢ Suggested donation 10:30 Getting Fit w/Marian Silk \$2 11:00 AA Info meeting 11:30 Lunch (see menu) \$2 11:30-3:45 Cards: 45's & Whist 11:55-2:45 CTI Bone B builders B	28. 7-9 Breakfast Program 50¢ Suggested donation 9:30 Friends of COA Board Mtg. 9:30-11:30 Advanced Computer Classes with Pierre 11:30 Lunch (see menu) \$2 11:30-3:45 Poker 11:45-1 Wii Games 1-3 Senior Social \$1.00 2-3:45 Anxiety support Group with Steve Coupe
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

MARCH

Sponsors





# Lunch Menu



**Lunch is served at 11:30 am.** Sugar-Free Jell-O & 1% Milk is available daily. **Menu subject to change.**

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

We Accept FOOD STAMPS for Lunch! See Audrey or Doris in the Administrative Area: 2nd floor, first office on right.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

**Sunday**

**Monday**

**Tuesday**

**Wednesday**

**Thursday**

**Friday**

**Saturday**

## March

1. Pork pie, veggie, rolls, fruit, soup

2. Baked chicken filet, gravy, potatoes, corn, pears, wheat

3. Bake chicken legs, gravy, scalloped potatoes, peas, pears, multigrain bread

4. Hot dogs, beans, coleslaw, soup, rolls, soup, tapioca pudding

5. Cheese lasagna, garlic sticks, green salad, orange juice, mixed fruit

6. Turkey loaf, gravy, rice pilaf, carrots, soup, mandarin oranges, rye bread

7. Potato crunch fish, green beans, potatoes, wheat bread, jell-o, cranberry juice

8. Stuffed peppers, corn, wheat rolls, soup, pears

9. Roast turkey, stuffing, potato, gravy, peas, peaches, rye bread

10. Veal parm, pasta, broccoli, orange, wheat rolls

11. Chicken strips, teriyaki sauce, rice pilaf, corn, wheat bread, banana

12. Meatloaf, gravy, green beans, potato, apricots, wheat bread

13. Roast pork, applesauce, California blend veggies, rye bread, orange

14. Crunchy lite fish, potatoes, beans, wheat bread, orange juice, fruit

15. Salisbury Steak, potatoes, gravy, veggies, multigrain bread, pineapples

16. Chicken legs, carrots, scalloped potatoes, pears, multigrain bread

17. St. Patrick's Day  
CLOSED

18. Pork chops, applesauce, potatoes, corn, pudding, wheat bread

19. Shepherd's pie, beets, peaches, rolls, juice

20. Liver & onions, green beans, potatoes, wheat bread, fruit salad

21. Dinner Dance



22. American Chop Suey, mixed veggies, garlic stick, pudding

23. Baked ham, sweet potatoes, mixed veggies, pineapple sauce, fruit, wheat

24. American Chop Suey, green salad, garlic stick, pudding

25. BBQ ribs, boiled potatoes, corn, Jello, orange juice, rye bread

26. Chicken breast filet, gravy, rice pilaf, carrots, wheat bread

27. Roast beef, gravy, potatoes, beets, pears, wheat bread

28. Fish cakes, beans, coleslaw, soup, multigrain bread, fruit

29. Stuffed shells, mixed veggies, soup, yogurt, cranberry juice

30. Stuffed cabbage, mixed veggies, multigrain bread, soup

31. Baked ham, sweet potatoes, green beans, multigrain bread, pineapples

### Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You **MUST** call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except Saturday and Sundays which is at 12:15 pm.

### Grocery Trips to Market Basket

Tuesdays and Thursdays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Mon. thru Fri. from 9 a.m. - 3p.m. to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.

## **11 Tips for Managing the Cards in Your Wallet**

Prepaid cards are becoming a popular alternative to traditional checking accounts for many older adults because they can be cheap and easy to use.

But there can be fees and downsides. Each card has a different policy, so it's important to do your research so you can better manage and protect your money.

### **What is a prepaid card?**

Prepaid cards are loaded with money in advance, and you generally cannot spend more than the amount on the card. There are many types of prepaid cards, including:

- Federal government-issued cards such as Direct Express®, which was developed exclusively for people who receive federal benefits (e.g. Social Security, SSI, Veterans benefits)
- Electronic benefits transfer (EBT) cards, which are state-issued government benefits cards (e.g. SNAP/ Food Stamps, TANF)
- Commercial prepaid debit cards, which typically carry a network logo (Visa, MasterCard, American Express, or Discover) and look like a normal credit or debit card
- Gift cards from retail stores, which have a fixed amount and cannot be re-loaded with more money

With help from Bank of America and Money Management International, we developed the following tips on how to use, manage, and protect your government-issued and commercial prepaid debit cards.



1. Look closely at the fee summary. Be sure to use your card wisely and avoid fees whenever possible.

2. Use an ATM in the Direct Express® card network. For ATMs in the Direct Express® card network, your first withdrawal is free and later withdrawals have reduced fees.

3. Make store payments with your Direct Express® card. You can avoid ATM fees by paying for purchases in stores with your card.

4. Get cash back for free in stores. When you make a purchase using your PIN number at grocery stores and many other places, you have the option to get cash back for free.

5. Get cash from certain banks free-of-charge. You can go to any bank or credit union that displays the MasterCard acceptance mark and get cash from a teller free-

of-charge.

6. Consider using prepaid cards as an alternative to a checking account. Prepaid cards are popular with lower-income households, seniors, and young people learning to manage money because they can sometimes be cheaper and easier than traditional bank or credit union accounts.

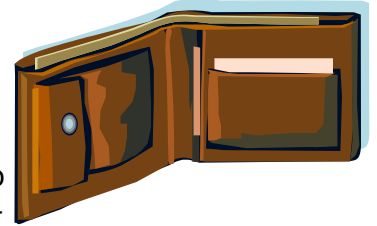
7. Understand your options. Make sure you know the fees and costs of prepaid cards, and comparison shop cards as you would any purchase.

8. Know that prepaid card providers generally don't check your credit.

9. Check your card agreement to see what fees apply. At some stores, when you pay with a prepaid debit card, you may have the option to choose whether to run the card as "credit" or "debit." Some prepaid cards charge you a higher fee if you choose debit, so check your card agreement to find out what your card's fees are. The money will come out of your prepaid card account either way.

10. Contact the card provider right away if your card or PIN is lost or stolen. Your rights to recover money taken from your prepaid card account depend on what type of card it is, what your contract promises, and how quickly you report the loss after you discover it. Generally, payroll cards and government benefits cards are protected under the same rules that protect your bank debit card. The federal Direct Express® card provides similar protections by contract. Network-branded (MasterCard or Visa) prepaid debit cards usually give some protection, but you should check your card provider's website to find out the specifics. If the card that was lost or stolen was a gift card for just one store or retail group, your ability to recover any money will depend on the retailer's policies and on whether you registered the card.

11. Don't use prepaid cards for gas, hotels, or rental cars. Sometimes when you use your prepaid card at a gas station, hotel, or rental car agency, you will see an additional charge above what you spent. This is called a temporary hold. Because your purchase may take a few days to process, the temporary hold ensures you still have enough money to pay for it. Once the transaction is processed, they will remove the temporary hold, and you will be able to use the rest of the money on your card. Do not use prepaid cards to purchase gas at the pump or for hotels or rental cars. If you do, you may find you will not have access to more funds than the purchase for a long period of time.



# HOLIDAY FUN

## How to Celebrate St. Patrick's Day

St. Patrick's Day is a cultural and religious holiday celebrated on the 17th of March, and named in honor of the patron saint of Ireland. The festival commemorates the arrival of Christianity in Ireland, as well as celebrating Irish heritage and culture. St. Patrick's Day is now celebrated by many people throughout the world, Irish and non-Irish alike, with food, drink and all things green. Here are some guidelines on how to celebrate St. Patrick's Day Irish-style!

- ♦ Go green. You don't have to wear a sweater with a giant shamrock on it. The great thing about this holiday is you are free to go as subtle or as wild as you like. St. Patrick's Day t-shirts have been a common article of clothing to wear proudly.
- ♦ Accessorize. Buttons, pins and jewelry are all great ways to dress up an outfit. On St. Patrick's Day, they become ways to express the fun side of fashion. Nothing is too gaudy or outlandish. Buttons with clever sayings are also encouraged. Small shamrock pins are a great and subtle way to express your support of the holiday.
- ♦ Learn some Irish words and phrases. The Irish have their own distinct dialect of the English language, so if you want to sound like a true Paddy on St. Patrick's day, try implementing GRAND into your conversation. Grand is a multi-purpose word in Hiberno-English. It doesn't mean large or impressive, but rather translates as "fine" or "great" depending on the context. "I'm grand" is a perfectly acceptable reply to the question "How are you?" and means the person is doing just fine. If you ask an Irish person "How did the exam go?" and they reply "It was grand" that means it went okay, it wasn't amazing, but it wasn't a disaster either.
- ♦ Learn to Irish Dance. It is a form of step dancing which is popular both in Ireland and all over the world. Not only will it impress everyone you know, but it's also a fun way to increase flexibility and burn calories! You can learn how to Irish dance by attending classes in your local area or by copying some of the excellent Irish dancing videos and tutorials online. Whip out a few impressive steps and lifts the next time you hear a reel or a jig and nobody will question your Irish credentials.
- ♦ Eat traditional Irish food. Beer and spirits are not the only great consumable goods to come out of Ireland. Corned beef, cabbage and lamb stew accompanied by traditional Irish soda bread are tasty ways to "keep it real." Potatoes

are about as Irish as you can get and are one of the staples of the Irish diet

- ♦ Play some Irish music. Ireland has a long history with music, and many incredible styles have emerged. Celtic, folk and traditional Irish pub songs might just get you in the St. Patrick's Day spirit! You can play some Irish music at home, listen to it on the radio (some stations will have special St. Patrick's Day features) or find out about any Irish bands or musicians playing locally.
- ♦ Attend or get involved in local parades. Check out the scene locally. Many parades feature the best of local dance troupes, marching bands, gymnasts and musicians in addition to spectacular themed floats and brightly costumed participants. You can enjoy the parade as a spectator or contact your local parade organization committee to get involved.

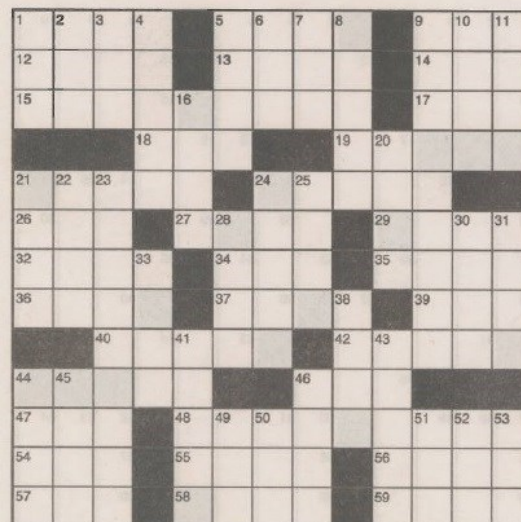
Happy  St. Patrick's Day

### ACROSS

- |                                |                            |                       |
|--------------------------------|----------------------------|-----------------------|
| 1. Emanate                     | 29. Boats like Noah's      | 56. Garfield's friend |
| 5. Page for viewpoints (hyph.) | 32. Car dealer's model     | 57. "Yes, captain!"   |
| 9. Grippe                      | 34. Cot                    | 58. Curved gateway    |
| 12. Anderson of "Nurses"       | 35. Innings count, usually | 59. Wine valley       |
| 13. "Party of Five" actress    | 36. Sideslip               |                       |
| 14. Sharp sound                | 37. ___ fiddle             |                       |
| 15. Monetary                   | 39. Passing grade          |                       |
| 17. Some Scrabble tiles        | 40. Vagabond               |                       |
| 18. ___ bread                  | 42. Jabs                   |                       |
| 19. Morning TV show            | 44. Former VP Agnew        |                       |
| 21. Leather thong              | 46. Lawmaker (abbr.)       |                       |
| 24. Flat surface               | 47. Her mate               |                       |
| 26. Raw mineral                | 48. Joke tellers           |                       |
| 27. Painter Salvador           | 54. List ender             |                       |
|                                | 55. Radiator output        |                       |

### DOWN

- |                         |                                 |
|-------------------------|---------------------------------|
| 1. Santa's assistant    | 11. ___-daisy                   |
| 2. Miss Piggy's pronoun | 16. Manhattan cops gp.          |
| 3. Country lodging      | 20. ___ even keel (2 wds.)      |
| 4. Jeweled coronet      | 21. Pieces of turf              |
| 5. Less than twice      | 22. Difficult journey           |
| 6. Canadian prov.       | 23. Recall with nostalgia       |
|                         | 24. Implore                     |
|                         | 25. Covers for pots             |
|                         | 28. Swedish pop group           |
|                         | 30. Deep ___ bend               |
|                         | 31. Catches sight of            |
|                         | 33. Stench                      |
|                         | 38. Went quickly                |
|                         | 41. Variety of coffee           |
|                         | 43. Scallion                    |
|                         | 44. Where the Mets used to meet |
|                         | 45. Feel for                    |
|                         | 46. Actor Rogen                 |
|                         | 49. Above, anthem-style         |
|                         | 50. Apple computer              |
|                         | 51. Dental gp.                  |
|                         | 52. Puppy's playful bite        |
|                         | 53. Caspian ___                 |





## **Fibromyalgia:** **A Brief Synopsis**

Fibromyalgia is a disorder of the central nervous system that afflicts more than 10 million Americans, and brings on symptoms that include chronic pain, stiffness and cognitive issues. The cause of this condition remains a mystery to scientific researchers, and patients are often misdiagnosed and improperly treated as a result.

While the causes of fibromyalgia remain elusive to medical researchers, doctors are beginning to understand how this disease effects the body. The chronic pain in muscles and joints comes as a result of misinterpreted or exaggerated nerve signals in the brain and spinal cord. This phenomenon gives patients a heightened sense of pain in certain areas of the body.

Fortunately, there are a few easy treatment options that can help reduce pain felt by patients. Certain antidepressant and anti-anxiety drugs have been shown to improve neurotransmitter function to limit pain and stiffness, but a more natural approach is to simply begin a regular fitness regimen. Exercise has the unique ability to cause an increase in certain bodily chemicals that promote feelings of happiness and well-being, which can in turn improve neurotransmitter and receptor function in the brain limiting chronic pain felt by those afflicted with the disease.

## **History of Concussions** **Linked to Alzheimer's**

Whether you are a healthcare provider, a family caregiver or the manager of your own care, you have access to medical history. If you or the person in your care have had concussions in the past, the risks of developing Alzheimer's disease is higher.

Recent research at the Mayo Clinic has uncovered a stronger link to Alzheimer's and a history of concussions, according to published results recently shared in Neurology. The study included 589 individuals, all older than 70. Of the study participants, 141 had documented cognitive issues, while 448 had no history of memory problems.

Interestingly, both groups were about as likely to have had concussions in the past - 17 percent of those with no memory issues and 18 percent of those with cognition issues, yet those who had a history of concussions and cognition issues had an 18 percent higher chance among all groups to have amyloid plaques. Amyloid plaques have shown a correlation to the development of Alzheimer's.

"What we think it suggests is, head trauma is associated with Alzheimer's-type dementia - it's a risk factor," head researcher Michelle Mielke told U.S. News & World Report.

## **Inconsistent Daily** **Routines Lead to Bet-**

## **ter Sleep for Seniors**

A new study published in the Journals of Gerontology: Series B found that sticking to a consistent daily routine could be associated with better sleep, but only in younger adults.

Participants who were 30 years old or younger who went to work and ate dinner at the same time each day slept better and woke up less at night. Conversely, older adults showed better sleep when their daily schedules were more varied. For example, seniors who ate dinner at different times slept longer at night, and men and women who worked or started activities at various times fell asleep faster.

The study included 50 individuals between the ages of 18 and 30 and 50 seniors between the ages of 60 and 95. All 100 participants kept a diary of when they did their regular activities in addition to how well they slept each night for two weeks. Researchers said the findings open doors for further research into whether older adults need more variation in their daily routines. Seniors should have a variety of activities to partake in during their day at different times including physical activity, meals and socialization in order to help sleep as best they can each night.

**"Pot of Gold"**

**Friends of LCOA March Calendar Raffle**

**\$5.00 each**

**31 chances to WIN**

**Drawing every Friday in March**



Everyday Fitness Ideas from the National Institute on Aging at NIH  
[www.nia.nih.gov/Go4Life](http://www.nia.nih.gov/Go4Life)

## Heart Health

**Just like an engine makes a car go, your heart keeps your body running. As you grow older, some changes in the heart and blood vessels are normal, but others are caused by disease.**

Choices you might make every day can contribute to heart disease. Do you smoke? Are you overweight? Do you spend the day sitting at a desk or in front of the TV? Do you avoid doing exercise? Do you drink a lot of alcohol? If you answered yes to one or more of these questions, making healthy lifestyle changes might help you prevent or delay heart disease.

**Take the following steps to keep your heart healthy:**

**Be more physically active.** Aim for 30 minutes of moderate-intensity activity on most or all days of the week. Every day is best. It doesn't have to be done all at once—10-minute periods will do. Start by doing activities you enjoy—brisk walking, dancing, swimming, bicycling, or playing basketball or tennis.

**If you smoke, quit.** It's never too late to get some benefit from quitting smoking.

**Follow a heart healthy diet.** Choose low-fat foods and those that are low in salt. Eat plenty of fruits and vegetables, and foods high in fiber. Following a healthy eating plan and being physically active might help you.

**Keep a healthy weight.** Your healthcare provider can check your weight and height to learn your BMI (body mass index). A BMI of 25 or higher means you are at risk for heart disease, as well as diabetes and other health conditions. Following a healthy eating plan and being physically active might help you.



### Quick Tip

For information on heart-healthy eating plans, visit the National Heart, Lung, and Blood Institute at NIH website at [www.nhlbi.nih.gov](http://www.nhlbi.nih.gov)

### VISIT

[www.nia.nih.gov/Go4Life](http://www.nia.nih.gov/Go4Life)

- Read more tips for adding physical activity to your day.
- Print useful tools.
- Share your exercise story.



**National Institute on Aging**

National Institutes of Health

U.S. Department of Health & Human Services

Go4Life is a registered trademark of the U.S. Department of Health and Human Services.

**SPONSORS**



**SPONSORS**

**SPONSORS**

Friends of the Lowell Council on Aging, Inc.  
276 Broadway Street  
Lowell, MA 01854

NON-PROFIT ORG  
US POSTAGE  
PAID  
LOWELL, MA  
PERMIT 107

~ The official publication of the Lowell Senior Center ~

[www.lowellma.gov/seniors](http://www.lowellma.gov/seniors)



FUNDING FOR OUR NEWSLETTER IS PROVIDED BY THE EXECUTIVE OFFICE OF ELDER AFFAIRS, THE CITY OF LOWELL, THE FRIENDS OF LOWELL COUNCIL ON AGING INC & OUR GENEROUS ADVERTISERS.

## Healthy Living Center of Excellence

### *My Life, My Health*

Sign Up Today for a **Free** Six Week Workshop!

Begins Monday, March 10, 2014

1:00 pm - 3:30 pm

Lowell Council On Aging  
276 Broadway, Lowell MA 01854

For More Info or To Register

Call 978-674-1171

[www.healthyliving4me.org](http://www.healthyliving4me.org)

Chronic Disease Self-Management is for anyone living with an on-going medical condition like Arthritis, Asthma, Chronic Back Pain, Chronic Fatigue Syndrome, Cancer, COPD, Diabetes, Fibromyalgia, Heart Disease, High Blood Pressure, Parkinson's Disease, Stroke...and more

Chronic disease, pain and discomfort may limit activities you enjoy. Join the My Life, My Health workshop and start to live again!

#### Learn to

- Eat well
- Control your pain
- Start an exercise program
- Handle stress and relax
- Increase your energy level



Hebrew  
SeniorLife



Affiliated with  
Harvard Medical School



Elder Services of the Merrimack Valley, Inc.

*Choices for a life-long journey*

*This workshop is made possible through a grant provided by the MA Executive Office of Elder Affairs and the U.S. Administration on Community Living.*